

This document provides a summary of the key information relating to this home insurance policy. It should be read together with the Document of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any charges that we may apply and details of the Financial Services Compensation Scheme.

What is this type of insurance?

This insurance provides cover for loss or damage to your Residential Park Home structure and contents up to the limits shown on your Policy Schedule. Optionally you can also insure personal possessions and valuables both in and away from the home. The policy also covers you for liability to the public as owner of your property.



What is insured?

Buildings and Contents:

The structure of your park home, permanent fixtures and fittings, garages, outbuildings, Household goods, furniture, valuables and personal belongings are covered, up to the amounts shown on your insurance schedule, for:

- ✓ Impact, fire, lightning, explosion or earthquake.
- ✓ Water or oil leaking.
- ✓ Theft or attempted theft, vandalism or malicious damage.
- ✓ Subsidence, heave or landslip.
- ✓ Accidental damage to windows, mirrors, ceramic hobs, baths, basins and toilets, cables, underground pipes and drains serving your park home as well as home entertainment equipment (e.g. televisions), paint spillage on carpets.

Buildings:

- ✓ Buildings up to £500,000
- ✓ Alternative accommodation (if you have to move out due to an insured event) up to £50,000
- ✓ Tracing a water leak, up to £5,000
- ✓ Breaking into and repairing an underground pipe to clear a blockage up to £500
- ✓ Liability to the public up to £2 million with £5 million option at an increased premium.
- ✓ Loss or theft of keys up to £1,000.

In the event of a complete loss of your park home we will arrange for a **new replacement** of the same or equivalent model from the same manufacturer as your current home.

Contents:

- ✓ Unspecified valuables up to £12,000 increased to 1/3 of the contents sum insured when your contents sum insured is more than £35,000.
- ✓ Valuables single item limit £1,500.
- ✓ Theft from garages or outbuildings up to £2,500.
- ✓ Office equipment (computers and associated equipment) up to £5,000.
- ✓ Contents in the garden up to £1,000.
- ✓ Plants in the garden up to £500 (£250 for any one plant, tree or shrub).
- ✓ Religious festivals and weddings 10% increase in contents sum insured.
- ✓ Fatal injury benefit £10,000.
- ✓ Frozen food. Up to the contents sum insured.
- ✓ Title deeds up to £1,000.
- ✓ Money in the park home up to £500.
- ✓ Contents temporarily removed or at university, up to £5,000.
- ✓ Liability to domestic employees up to £5,000,000.
- ✓ Visitors Belongings up to £1,000.



What is not insured?

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a related claim.
- ✗ Loss or damage to gates and fences by storm, flood, falling trees or branches.
- ✗ Storm or flood to contents in the garden
- ✗ Accidental damage by domestic pets.
- ✗ Pedal cycles are not covered under Contents temporarily removed or at university.
- ✗ Contents temporarily removed or at university by theft unless violence and force is used to remove the contents from a building.
- ✗ Where cover is in force under buildings and contents you can only claim under one section.
- ✗ Loss or damage as a result of the property being used for illegal activities.

If you leave your park home unoccupied for more than 60 days in a row, we will not pay for:

- ✗ Damage caused by water or oil leaking.
- ✗ Theft or attempted theft.
- ✗ Vandalism or malicious damage.
- ✗ Any accidental damage.
- ✗ Loss or damage to contents in the garden.

If the park home is lived in by anyone other than you or your family, we will not pay for:

- ✗ Theft or attempted theft unless violence and force is used to break into your park home.
- ✗ Any accidental damage.

Excesses - the amount you pay in the event of a claim

- ✗ Subsidence, Heave, Landslip £500
- ✗ Water or oil leaking £250 plus any voluntary excess you have selected.
- ✗ Buildings or contents £50 plus any voluntary excess you have selected.
- ✗ Personal Possessions £50
- ✗ Pedal Cycles £50

Personal Possessions – optional cover:

- ✗ Theft of pedal cycles away from the park home unless locked to a permanent structure or locked building.
- ✗ Any pedal cycle over £500 unless specified.
- ✗ More than £500 of money.
- ✗ Business equipment, materials, tools or stock.
- ✗ Items worth more than £1,500 unless specified on your schedule.
- ✗ Theft from unattended motor vehicles or caravans unless the items are stored out of sight and all the doors are locked and windows fully closed.



What is insured? - continued

Personal Possessions – optional cover:

If you select this cover then items that you normally take out of the park home or on holiday such as jewellery, cameras, sports equipment Pedal Cycles and money are covered up to the amount shown on your schedule of insurance for:

- ✓ Accidental loss or damage.
- ✓ Theft.
- ✓ Personal possessions are covered in Europe for the full period of the insurance and worldwide for up to 60 days.



Are there any restrictions on cover?

- ! **Buildings:** If you have entered into agreement with the site owner that in the event of a complete loss of your park home that they will provide a replacement through their own supplier, we will not pay more than 120% of the replacement cost by which we can replace the park home using our own suppliers.



Where am I covered?

- ✓ This policy is for residential park homes sited in Great Britain or Northern Ireland.
- ✓ If you select the personal possessions option, those possessions are covered in Europe for the full period of the insurance and worldwide for up to 60 days.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your home is maintained in a good state of repair.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Document of Insurance for the claims contact number.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your Caravanwise Limited. They may also offer a monthly instalment plan in the form of a consumer credit agreement.



When does the cover start and end?

The policy is for a period of one year, the start date of which will be shown on your policy schedule. The policy is renewable each year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy.

Call Caravanwise Limited on 0800 3282084. If you cancel:

- Within 14 days of receiving your documents we will refund all of your premium, unless you have made a claim under the policy when no refund will be given. Caravanwise will retain any non refundable administration charge that they have made.
- After 14 days if you've not made a claim, we'll calculate any refund due to you on a pro-rata basis. Caravanwise will retain a cancellation fee from the refund.

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh Hampshire SO53 3YA Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 202039

Parkwise is a trading identity of Caravanwise Limited **Insurance Intermediary**

Registered office: 100 Ringwood Road, Walkford, Christchurch, Dorset, BH23 5RF

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